

Information to identify the case:

Debtor 1	Karthikeya Allada	Social Security number or ITIN xxx-xx-4675
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 18-24381-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Karthikeya Allada

2/6/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Karthikeya Allada
Debtor

Case No. 18-24381/GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Feb 06, 2024

User: auto
Form ID: 3180W

Page 1 of 5
Total Noticed: 84

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 08, 2024:

Recip ID	Recipient Name and Address
db	+ Karthikeya Allada, 1221 Porter Ln, McKinney, TX 75071-4453
r	+ Donald N. Kolessar, Jr., Berkshire Hathaway, 9401 McKnight Road, Pittsburgh, PA 15237-6000
14991431	+ Janet Wenger, 309 Eicher Road, Pgh PA 15237-1012
14945510	+ Ocean 22 Development LLC, 2200 Ocean Blvd, Myrtle Beach, SC 29577-4743
14945512	+ Paypal, PO box 5018, Port Deposit, MD 21904
14945513	+ Receivables Performance Mgmt, Attn: Bankruptcy, Re: Directv, Po Box 1548, Lynnwood, WA 98046-1548

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 07 2024 05:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 07 2024 00:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 07 2024 05:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 07 2024 00:26:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Feb 07 2024 05:07:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PHINAMERI.COM	Feb 07 2024 05:07:00	Americredit Financial Services, Inc.Dba GM Financi, P.O Box 183853, Arlington, TX 76096-3853
cr	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 07 2024 00:24:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 029119
cr	Email/Text: BankruptcyECFMail@mccalla.com	Feb 07 2024 00:25:00	Freedom Mortgage Corporation, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
cr	+ EDI: PRA.COM	Feb 07 2024 05:07:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: ebnpeoples@grblaw.com		

District/off: 0315-2

User: auto

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Total Noticed: 84

cr	+ EDI: AIS.COM	Feb 07 2024 00:24:00	Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14960063	EDI: PHINAMERI.COM	Feb 07 2024 05:07:00	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14945486	^ MEBN	Feb 07 2024 00:12:33	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
14951658	EDI: GMACFS.COM	Feb 07 2024 05:07:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14945488	+ EDI: GMACFS.COM	Feb 07 2024 05:07:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14945487	+ EDI: GMACFS.COM	Feb 07 2024 05:07:00	Ally Financial, Attn: Bankruptcy, Po Box 130424, Roseville, MN 55113-0004
14951649	EDI: GMACFS.COM	Feb 07 2024 05:07:00	Ally Financial Lease Trust, PO Box 130424, Roseville MN 55113-0004
14945489	+ EDI: PHINAMERI.COM	Feb 07 2024 05:07:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
14967363	Email/PDF: bncnotices@becket-lee.com	Feb 07 2024 00:22:51	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14945490	+ Email/PDF: bncnotices@becket-lee.com	Feb 07 2024 00:38:03	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14945491	+ EDI: TSYS2	Feb 07 2024 05:07:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14945492	+ EDI: SYNC	Feb 07 2024 05:07:00	Bill Me Later, Inc., c/o PayPal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
14945497	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 07 2024 00:24:00	Citizens Bank, 525 William Penn Place, Pittsburgh, PA 15219
14979298	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 07 2024 00:24:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston RI 02919
14979632	Email/Text: Bankruptcy.RI@Citizensbank.com	Feb 07 2024 00:24:00	Citizens Bank NA, One Citizens Bank Way JCA115, Johnston, RI 02919
14945493	+ EDI: CAPITALONE.COM	Feb 07 2024 05:07:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14970396	EDI: CAPITALONE.COM	Feb 07 2024 05:07:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14979559	+ EDI: CITICORP	Feb 07 2024 05:07:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14945495	+ EDI: CITICORP	Feb 07 2024 05:07:00	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14945496	+ EDI: CITICORP	Feb 07 2024 05:07:00	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14945498	+ EDI: WFNNB.COM	Feb 07 2024 05:07:00	Comenity Bank/Overstock, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14945499	+ EDI: WFNNB.COM	Feb 07 2024 05:07:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14945500	+ EDI: WFNNB.COM	Feb 07 2024 05:07:00	Comenitybank/wayfair, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14945501	EDI: WFNNB.COM		

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14945529	EDI: CITICORP	Feb 07 2024 05:07:00	Comenitycapital/virgam, Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
14979643	EDI: Q3G.COM	Feb 07 2024 05:07:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
14945502	+ EDI: MAXMSAIDV	Feb 07 2024 05:07:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14948208	EDI: DISCOVER	Feb 07 2024 05:07:00	Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14945503	+ EDI: DISCOVER	Feb 07 2024 05:07:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14945504	+ Email/Text: bankruptcydepartment@tsico.com	Feb 07 2024 00:26:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14945505	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 07 2024 00:24:00	Eos Cca, Attn: Bankruptcy, Re: Verizon, Po Box 329, Norwell, MA 02061-0329
14945506	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 07 2024 00:24:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
14975165	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 07 2024 00:24:00	Freedom Mortgage, PO Box 50428, Indianapolis, IN 46250-0401
14945494	EDI: JPMORGANCHASE	Feb 07 2024 05:07:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
15160131	Email/PDF: resurgentbknotifications@resurgent.com	Feb 07 2024 00:37:48	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14951090	Email/PDF: resurgentbknotifications@resurgent.com	Feb 07 2024 00:22:56	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14963374	Email/PDF: CreditorBK@Resurgent.com	Feb 07 2024 00:37:52	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14945507	+ Email/Text: bankruptcy@marinerfinance.com	Feb 07 2024 00:24:00	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14945508	+ Email/PDF: CreditorBK@Resurgent.com	Feb 07 2024 01:17:17	Mariner Finance, LLC, 8211 Town Center Dr., Nottingham, MD 21236-5904
15456733	+ Email/Text: nsm_bk_notices@mrc cooper.com	Feb 07 2024 00:24:00	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
14951637	EDI: MAXMSAIDV	Feb 07 2024 05:07:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
14945509	+ Email/Text: bnc@nordstrom.com	Feb 07 2024 00:25:50	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14959377	EDI: AGFINANCE.COM	Feb 07 2024 05:07:00	Nordstrom FSB, Attn: Bankruptcy, Po Box 6555, Englewood, CO 80155-6555
14945511	+ EDI: AGFINANCE.COM	Feb 07 2024 05:07:00	ONEMAIN FINANCIAL SERVICES, INC., PO BOX 3251, EVANSVILLE, IN 47731-3251
15398679	EDI: PRA.COM	Feb 07 2024 05:07:00	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd Street, Evansville, IN 47708-1013
14978778	EDI: PRA.COM	Feb 07 2024 05:07:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14945929	+ EDI: PRA.COM	Feb 07 2024 05:07:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
			PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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14972631	+ Email/Text: ebnpeoples@grblaw.com	Feb 07 2024 00:24:00	Peoples Gas Company LLC, f/k/a Peoples TWP, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14975357	EDI: Q3G.COM	Feb 07 2024 05:07:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14975358	EDI: Q3G.COM	Feb 07 2024 05:07:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14979648	+ Email/Text: bncmail@w-legal.com	Feb 07 2024 00:26:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14945516	+ EDI: SYNC	Feb 07 2024 05:07:00	Syncb/NewEgg, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14945517	+ EDI: SYNC	Feb 07 2024 05:07:00	Syncb/PLCC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14945514	+ EDI: SYNC	Feb 07 2024 05:07:00	Syncb/cathay Pacific D, C/o Po Box 965004, Orlando, FL 32896-0001
14945515	+ EDI: SYNC	Feb 07 2024 05:07:00	Syncb/google, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14978673	+ EDI: AIS.COM	Feb 07 2024 05:07:00	Synchrony Bank, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
14945518	+ EDI: SYNC	Feb 07 2024 05:07:00	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14945519	+ EDI: SYNC	Feb 07 2024 05:07:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14945520	+ EDI: SYNC	Feb 07 2024 05:07:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14945521	+ EDI: SYNC	Feb 07 2024 05:07:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14945522	+ EDI: SYNC	Feb 07 2024 05:07:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
14945523	+ EDI: SYNC	Feb 07 2024 05:07:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14945524	+ EDI: SYNC	Feb 07 2024 05:07:00	Synchrony Bank/Lowes, Po Box 965005, Orlando, FL 32896-5005
14945525	+ EDI: SYNC	Feb 07 2024 05:07:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14945526	+ EDI: SYNC	Feb 07 2024 05:07:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14979649	+ Email/Text: bncmail@w-legal.com	Feb 07 2024 00:26:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14945527	EDI: WTRRNBNK.COM	Feb 07 2024 05:07:00	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
14967595	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 07 2024 00:24:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
14945528	+ EDI: VERIZONCOMB.COM	Feb 07 2024 05:01:00	Verizon, PO Box 15124, Albany, NY 12212-5124
14973677	EDI: AIS.COM	Feb 07 2024 05:07:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 80

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14967364	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14967365	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15560448	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
sp	##+	Matthew B. Smith, Vitti Law Group, Inc., 333 Allegheny Avenue, Suite 303, Oakmont, PA 15139-2072

TOTAL: 1 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 08, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 6, 2024 at the address(es) listed below:

Name	Email Address
Bryan P. Keenan	on behalf of Debtor Karthikeya Allada keenan662@gmail.com melindap662@gmail.com;keenan.bryanh.r106644@notify.bestcase.com;ciennal662@gmail.com
Christopher A. DeNardo	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER logsecf@logs.com
Denise Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmllawgroup.com
Lily Christina Calkins	on behalf of Creditor Freedom Mortgage Corporation logsecf@logs.com lilychristinacalkins@gmail.com
Maria Miksich	on behalf of Creditor Freedom Mortgage Corporation mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmevf@chapter13trusteedpda.com
S. James Wallace	on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 8